FILED

STATE OF ARIZONA

FEB 1 5 1995

DEPARTMENT OF INSURANCE

DEPARTMENT OF INSURANCE By

In the Matter of

Docket No. 8523

KARI AULIS ROVALA, dba KDL INDUSTRIES, dba INSUREDS ADJUSTMENT COMPANY,

ORDER ON REHEARING

Respondent.

The Director issued an Order on December 30, 1994 (the "Order") in this matter. On January 25, 1995, the Department of Insurance (the "Department"), through the office of the Attorney General, filed a motion for rehearing. On January 27, 1995, Kari Aulis Rovala, dba KDL Industries, dba Insureds Adjustment Company ("Mr. Rovala") filed a motion for rehearing. On February 8, 1995, Mr. Rovala filed a response to the Department's motion. On February 13, 1995, the Department filed a response to Mr. Rovala's motion.

In his February 8, 1995 response, Mr. Rovala requested the following relief to resolve this matter: (1) that "License #18400 . . . not be renewed"; and (2) that at "any time after the effective date of Order dated December 30, 1994, Mr. Rovala may reapply for the issuance of an insurance license." Response to Department Petition for Review and Modification of Order Permanently Suspending License (the "Response"), p. 2, lines 11-15. As set forth below, the Order will be modified to provide that License #18400 will not be renewed and to provide that Mr. Rovala may reapply for the issuance of a license.

Therefore, for the reasons stated in the Order, and

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after reviewing the parties' requests for rehearing or review of the Order, IT IS ORDERED:

- 1. The findings of fact, conclusions of law, and discussion in the Order are affirmed.
 - 2. License #18400 shall not be renewed.
- 3. Any time after the effective date of the Order,
 Mr. Rovala may reapply for the issuance of an insurance license.

 DATED this 15th day of February, 1995.

CHRIS HERSTAM
Director of Insurance

GREGORY X. CHARRIS
Chief Administrative Law Judge

COPY of the foregoing mailed/delivered this 15th day of February, 1995, to:

Gay Ann Williams, Deputy Director Charles R. Cohen, Executive Assistant Director Maureen Catalioto, Supervisor, Licensing John Gagne, Acting Manager, Investigations Department of Insurance 2910 N. 44th Street, Suite 210 Phoenix, Arizona 85018

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Chris Crawford